

**Information to identify the case:**

Debtor 1	<u>Stephanie L. Thomas</u>	Social Security number or ITIN	<b>xxx-xx-6503</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Northern District of Illinois</b>			
Case number: <b>19-20471</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephanie L. Thomas

November 5, 2019

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Stephanie L. Thomas  
DebtorCase No. 19-20471-LAH  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 31

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db  
28033933 +Stephanie L. Thomas, 6841 S. Jeffery, Chicago, IL 60649-1519  
28033934 Access Community Health Network, 8496 Solution Center, Chicago, IL 60677-8004  
28033934 +Ad Astra Recovery Services, Inc., 7330 W. 33rd Street N., Suite 118,  
Wichita, KS 67205-9370  
28033935 All Kids Family Care, PO Box 19121, Springfield, IL 62794-9121  
28033937 +Bank of America, Bankruptcy Department, PO Box 982284, El Paso, TX 79998-2284  
28033939 +Capital One Bank USA NA, c/o Northland Group Inc., PO Box 390846,  
Minneapolis, MN 55439-0846  
28033944 Facts Management Company, PO Box 2597, Omaha, NE 68103-2597  
28033945 +First Bankers Trust Co., c/o GEM CITY ACCOUNT SERVICE, 200 N. 8th St., Ste. 104,  
Quincy, IL 62301-3062  
28033946 First Bankers Trust Company, 1201 Broadway, PO Box 3566, Quincy, IL 62305-3566  
28033948 +Hampton in Highland, 2300 Azalea Drive, Highland, IN 46322-2498  
28033949 +Lake Superior Court, Small Claims Division Three, 2293 N. Main Street,  
Crown Point, IN 46307-1854  
28033950 Linebarger Goggan Blair & Sampson,, Attorneys at Law, PO Box 06357,  
Chicago, IL 60606-0357  
28033951 +Linebarger Goggan Blair & Sampson,, Attorneys at Law, PO Box 659443,  
San Antonio, TX 78265-9443  
28033952 Mount Siani Hospital & Medical, c/o NCC, 815 Commerce Dr., Ste. 270,  
Oak Brook, IL 60523-8852  
28033953 +NIPSCO, c/o Trustmark Recovery Services, 541 Otis Bowen Drive, Munster, IN 46321-4158  
28033954 +Partnership Concepts Realty Mgmt., c/o Edward P. Grimmer, P.C., 603 North Main Street,  
Crown Point, IN 46307-3233  
28033955 Sinai Medical Group, 26460 Network Place, Chicago, IL 60673-1264  
28033956 +Speedy Cash, c/o AD Astra Recovery Services Inc., 7330 W. 33rd St., Ste. 118,  
Wichita, KS 67205-9370  
28033958 +St Phillip Neri School, c/o Facts Management Company, PO Box 82527,  
Lincoln, NE 68501-2527  
28033959 +Title Lenders, Inc., d/b/a USA Payday Loan, 425 E. 162nd, South Holland, IL 60473-2259  
28033960 +Village of Rosemont, Photo Enforcement Program, 75 Remittance Drive, Suite 6658,  
Chicago, IL 60675-6658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+EDI: QGSZILAGYI.COM Nov 06 2019 07:18:00 Gregg Szilagyi, 209 S LASALLE ST, Suite 950,  
Chicago, IL 60604-1219  
28033936 +EDI: ARSN.COM Nov 06 2019 07:18:00 ARS National Services Inc., Department #110840,  
PO Box 1259, Oaks, PA 19456-1259  
28033938 +EDI: PRA.COM Nov 06 2019 07:18:00 Capital One Bank USA NA, c/o Portfolio Recovery,  
120 Corporate Blvd., Ste. 100, Norfolk, VA 23502-4952  
28033940 +EDI: PHINHARRIS Nov 06 2019 07:18:00 City of Chicago-Dept. of Finance,  
Arnold Scott Harris, 111 W. Jackson Blvd., Ste. 600, Chicago, IL 60604-3517  
28033941 EDI: COMCASTCBLCENT Nov 06 2019 07:19:00 Comcast, PO Box 3001,  
Southeastern, PA 19398-3001  
28033942 EDI: ARSN.COM Nov 06 2019 07:18:00 Comenity Capital Bank, c/o ARS National Services Inc.,  
PO Box 469046, Escondido, CA 92046-9046  
28033943 +EDI: NAVIENTFKASMDOE.COM Nov 06 2019 07:18:00 Dept of Ed/Navient,  
123 Justison St., 3rd Flr., Wilmington, DE 19801-5360  
28033947 +EDI: FORD.COM Nov 06 2019 07:18:00 Ford Motor Credit, PO Box 542000,  
Omaha, NE 68154-8000  
28033957 E-mail/Text: bankruptcy@speedyinc.com Nov 06 2019 03:03:04 Speedy Cash,  
Bankruptcy Department, PO Box 780408, Wichita, KS 67278-0408  
28033961 EDI: COMCASTCBLCENT Nov 06 2019 07:19:00 Xfinity, PO Box 4928, Oakbrook, IL 60522-4928  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Nov 05, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2019 at the address(es) listed below:

Christopher H Purcell on behalf of Creditor FORD MOTOR CREDIT COMPANY LLC shermlaw13@aol.com  
David M Siegel on behalf of Debtor 1 Stephanie L. Thomas davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Gregg Szilagyi gs@tailserv.com, gszilagyi@ecf.axosfs.com;gszilagyi@epiqtrustee.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4